



# Workers' Compensation 101



## WMACSA

February 12, 2020



# Objectives

- Understand the process of a Work Comp Claim
- Identify practices that will help you control the overall cost of a Work Comp Claim
- Understanding the impact on the Experience Modification Rate



## Impact of WC Claims

- **Company Morale**
- **Insurance Premium**
- **Cost to replace an injured employee**
- **Experience Modification Rate**
- **OSHA**



## What's Work Comp?

- **Provides benefits to employees who suffer a job-related injury**
- **Statutory coverage**
- **In most jurisdictions, Work Comp is the exclusive remedy**



## Basic Process of an Incident

- Address the injuries
- Collect the incident details
- Report to the insurance company



## Work Status

- Waiting Period
- AWW
- Light Duty
- Job Description



## Communication

- **Maintain contact with employee and adjuster**
- **Follow up after doctor appointments for work and treatment status**
- **Continue to show empathy**



## Clinics

- **Identify clinics near the job and shop. Preferably occupational health clinics**
- **Establish a relationship**
- **Injury triage service**



## Claim Issues

- Questions regarding causality and/or duration, IME may be scheduled
- Permanency rating
- Permanent restriction, FCE will be done
- Subrogation
- OCIP/CCIP
- Uninsured sub or 1099
- Leased employees & PEO's
- Assuming cost of claim
- Recordable vs. WC claim



## Claim Document Takeaways

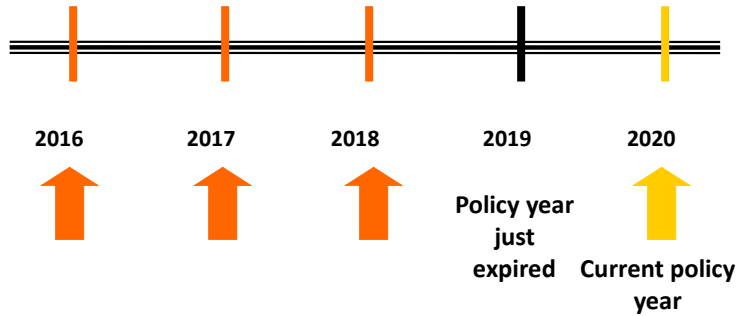
- Incident Report
- Witness Statement
- Accident Investigation
- Treatment Authorization
- Employee Letter
- Return-to-Work Letter
- Transitional Job Duty Analysis



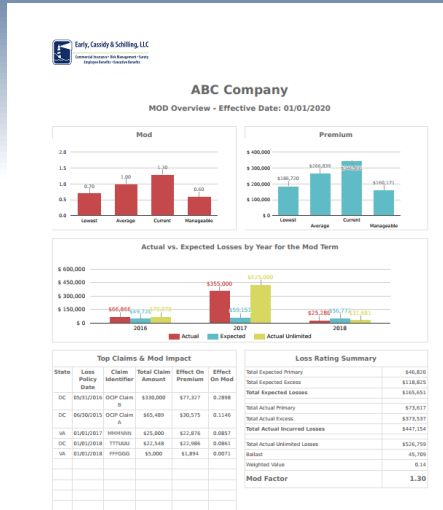


# The Mod: What's Included?

Three Years of Payroll and Claims Costs not including expiring year.



# Let's Talk About The Mod



# Questions



# Contact

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